

Fill in this information to identify the case:

Debtor Name Srinath Dharmapadam & Purvi Dharmapadam

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number: 4:23-bk-00487

Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: September 2023

Date report filed:

12/11/2023
MM / DD / YYYY

Line of business: Independent Contractor

NAISC code:

541600

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Srinath Dharmapadam

Original signature of responsible party



Printed name of responsible party

Srinath Dharmapadam

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

1. Did the business operate during the entire reporting period?
2. Do you plan to continue to operate the business next month?
3. Have you paid all of your bills on time?
4. Did you pay your employees on time?
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?
6. Have you timely filed your tax returns and paid all of your taxes?
7. Have you timely filed all other required government filings?
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?
9. Have you timely paid all of your insurance premiums?

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?
11. Have you sold any assets other than inventory?
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?
13. Did any insurance company cancel your policy?
14. Did you have any unusual or significant unanticipated expenses?
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?
16. Has anyone made an investment in your business?

17. Have you paid any bills you owed before you filed bankruptcy?

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 55,253.35

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here. \$ 11,538.50

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 1,994.21

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ 9,544.29

This amount may be different from what you may have calculated as *net profit*.

= \$ 64,797.64

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*) \$ 0.00

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
 27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
 30. How much have you paid this month in other professional fees? \$ 0.00
 31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<u>Column A</u>	<u>Column B</u>	<u>Column C</u>
	Projected	- Actual	= Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>9,230.80</u>	- \$ <u>11,538.50</u>	= \$ <u>-2,307.70</u>
33. Cash disbursements	\$ <u>2,600.00</u>	- \$ <u>1,994.21</u>	= \$ <u>605.79</u>
34. Net cash flow	\$ <u>6,630.80</u>	- \$ <u>9,544.29</u>	= \$ <u>-2,913.49</u>
35. Total projected cash receipts for the next month:			\$ <u>9,230.80</u>
36. Total projected cash disbursements for the next month:			- \$ <u>3,300.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>5,930.80</u>

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Purvi & Srinath Chapter 11 Accounting

Exhibit C Form 425 C Case No. 23-00487

September 2023

Type	Date	Name	Amount
Total Income			
1099 Income & Consultancy Fee			
Deposit	09/01/2023	Inter Continental Export	\$ 1,153.85
Deposit	09/08/2023	Inter Continental Export	\$ 1,153.85
Deposit	09/15/2023	Inter Continental Export	\$ 1,153.85
Deposit	09/22/2023	Inter Continental Export	\$ 1,153.85
Deposit	09/29/2023	Inter Continental Export	\$ 1,153.85
TOTAL 1099 INCOME			\$ 5,769.25
Deposit	09/01/2023	Jobs in USA LLC	\$ 1,153.85
Deposit	09/08/2023	Jobs in USA LLC	\$ 1,153.85
Deposit	09/15/2023	Jobs in USA LLC	\$ 1,153.85
Deposit	09/22/2023	Jobs in USA LLC	\$ 1,153.85
Deposit	09/29/2023	Jobs in USA LLC	\$ 1,153.85
TOTAL ESTYA INCOME			\$ 5,769.25
GRAND TOTAL ALL RECEIPTS			\$ 11,538.50

10/20/23

Purvi & Srinath Chapter 11 Accounting
Exhibit D Form 425 C Case No. 23-00487
September 2023

Type	Date	Num	Account	Amount
Amazon				
Bill	09/26/2023		Misc	18.01
Bill	09/29/2023		Pet Expense	28.61
Total Amazon				46.62
Banner Life				
Bill	09/03/2023		Life Insurance	308.10
Total Banner Life				308.10
Columbia Gas				
Bill	09/20/2023		Gas	27.81
Total Columbia Gas				27.81
CVS				
Bill	09/11/2023		Health care	2.84
Bill	09/27/2023		Health care	7.89
Total CVS				10.73
First Energy				
Bill	09/11/2023		Electric	36.73
Total First Energy				36.73
Lidl				
Bill	09/18/2023		Groceries	26.45
Total Lidl				26.45
Loft Card				
Bill	09/11/2023		Misc	5.83
Total Loft Card				5.83
Lowes				
Bill	09/23/2023		Gardening	66.53
Total Lowes				66.53
Martins				
Bill	09/10/2023		Groceries	10.17
Bill	09/23/2023		Groceries	7.63
Bill	09/27/2023		Groceries	13.86
Bill	09/27/2023		Groceries	3.00
Total Martins				34.66
Mortgage				
Bill	09/13/2023		Phh Mortgage	1,000.00
Total Mortgage				1,000.00

10/20/23

Purvi & Srinath Chapter 11 Accounting
Exhibit D Form 425 C Case No. 23-00487
September 2023

Type	Date	Num	Account	Amount
MTB Visa				
Bill	09/18/2023	best buy	Office Supply	7.41
Bill	09/18/2023		Postage	36.97
Bill	09/23/2023	Weis	Groceries	15.13
Bill	09/25/2023	Exxon	Gas for Car & Maintenance	12.04
Total MTB Visa				71.55
My Eye Dr.				
Bill	09/25/2023		Health care	52.00
Total My Eye Dr.				52.00
Patel Brothers				
Bill	09/20/2023		Groceries	33.50
Bill	09/25/2023		Groceries	18.27
Total Patel Brothers				51.77
SamsClub				
Bill	09/08/2023		Groceries	38.08
Bill	09/18/2023		Gas for Car & Maintenance	57.40
Bill	09/25/2023		Meals and Entertainment	2.12
Total SamsClub				97.60
T-Mobile				
Bill	09/05/2023		Telephone & Internet	157.83
Total T-Mobile				157.83
TOTAL				<u>1,994.21</u>



Messages (3) Log Out >

Accounts

Payments and Transfers

Services

Settings and Support

Welcome back SRINATH

MyChoice Plus Checking (2016)

(Nickname)

View Account

MyChoice Plus Checking (2016)

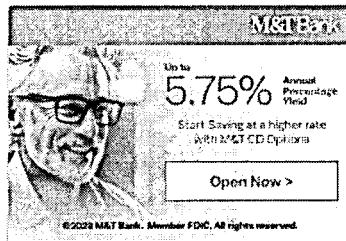
Go >

Total Balance

\$15,752.05

Available Balance

\$15,697.28



My Shortcuts

Edit

Create shortcuts to your most frequently used online services.

Add Shortcuts

Recent Activity

Last 7 Years

Account Info

View Alerts

Schedule a Transfer

Pay a Bill

PENDING



		View Scheduled Transfers (\$0.00)			View Scheduled Bill Payments (\$0.00)		
Date	Description	Debit (-)	Credit (+)	Balance			
10/19/2023	MARTINS 6444	-\$23.44					Pending
10/19/2023	TEMU.COM	-\$24.58					Pending
10/19/2023	TEMU.COM	-\$6.75					Pending

POSTED



		Export Transaction History			View Cleared Checks		
Date	Description	Debit (-)	Credit (+)	Balance			
09/29/2023	VENMO *AMAZON SAN JOSE	-\$28.61		\$15,559.06			
09/29/2023	► B3875 JOBS IN US DIR DEP		\$1,153.85	\$15,587.67			
09/27/2023	WWW.FLASHFOOD.COM HTTPSWWW.FLAS	-\$3.00		\$14,433.82			
09/27/2023	MARTINS 6444 HAGERSTOWN	-\$13.86		\$14,436.82			
09/27/2023	CVS PHARMACY #01524 HAGERSTOWN	-\$7.89		\$14,450.68			
09/26/2023	VENMO *AMAZON SAN JOSE	-\$18.01		\$14,432.57			
09/25/2023	LOWE'S #23 HAGERSTOWN 09/24 184535 ?	-\$66.51		\$14,476.58			
09/25/2023	APNA GROCERY HAGERSTOWN	-\$18.27		\$14,543.09			
09/25/2023	PIN MARTINS 6444 HAGERSTOWN	-\$7.63		\$14,561.36			
09/25/2023	MYEYEDR 110235 MD-VALLHAGERSTOWN	-\$52.00		\$14,568.99			
09/22/2023	SAMSCLUB #8193 HAGERSTOWN	-\$2.12		\$14,620.99			
09/22/2023	► B3875 JOBS IN US DIR DEP		\$1,153.85	\$14,623.11			
09/21/2023	COMENITY PAY SM WEB PYMT	-\$56.92		\$13,469.26			
09/21/2023	EXXON CENTRE PARK 7-11COLUMBIA	-\$12.04		\$13,526.18			
09/21/2023	DESI BAZAAR COLUMBIA	-\$33.50		\$13,538.22			
09/20/2023	COLUMBIA GAS MD SERV PYMT	-\$27.81		\$13,571.72			
09/20/2023	WEIS MARKETS 08 HAGERSTOWN 09/19 J83211 ?	-\$15.13		\$13,599.53			
09/18/2023	SAMS CLUB #8193 HAGERSTOWN	-\$57.40		\$13,614.66			
09/18/2023	PIN LIDL #1285 HAGERSTOWN	-\$26.45		\$13,672.06			

Date	Description	Debit (-)	Credit (+)	Balance
09/18/2023	UPS (800) 811-1648 HAGERSTOWN	-\$36.97		\$13,698.51
09/18/2023	BEST BUY 00014456HAGERSTOWN	-\$7.41		\$13,735.48
09/15/2023	► B3875 JOBS IN US DIR DEP		\$1,153.85	\$13,742.89
09/13/2023	MORTGAGE SERV CT MTG PAYMT	-\$1,000.00		\$12,589.04
09/11/2023	FIRSTENERGY OPCO ACH	-\$36.73		\$13,589.04
09/08/2023	► B3875 JOBS IN US DIR DEP		\$1,153.85	\$13,625.77
09/06/2023	COMENITY PAY SM WEB PYMT	-\$261.05		\$12,471.92
09/05/2023	T-MOBILE PCS SVC	-\$157.83		\$12,732.97
09/01/2023	► B3875 JOBS IN US DIR DEP		\$1,153.85	\$12,890.80

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(570) 748-5391

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ESTYA GROUP LLC
19010 MAPLE VALLEY CIR
HAGERSTOWN MD 21742

ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
1038	09/01/23 - 09/30/23
BEGINNING BALANCE	\$40,631.46
DEPOSITS & CREDITS	5,769.25
LESS CHECKS & DEBITS	0.00
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$46,400.71

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/01/2023	BEGINNING BALANCE			\$40,631.46
09/01/2023	B3875 JOBS IN US DIR DEP [REDACTED]	\$1,153.85		41,785.31
09/08/2023	B3875 JOBS IN US DIR DEP [REDACTED]	1,153.85		42,939.16
09/15/2023	B3875 JOBS IN US DIR DEP [REDACTED]	1,153.85		44,093.01
09/22/2023	B3875 JOBS IN US DIR DEP [REDACTED]	1,153.85		45,246.86
09/29/2023	B3875 JOBS IN US DIR DEP [REDACTED]	1,153.85		46,400.71
	NUMBER OF DEPOSITS/CHECKS PAID	5	0	

PAGE 1 OF 2

MANUFACTURERS AND TRADERS TRUST COMPANY
ONE SOUTH MARKET SQUARE HARRISBURG, PA 17102

HOW TO BALANCE YOUR M&T BANK ACCOUNT

TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1, 2, & 3

STEP 1 Place a checkmark (✓) beside each item listed on this statement which has a corresponding entry in your register.

Also place a checkmark next to the item in your register.

STEP 2 Add to your register:

- (a) Any deposits and other credits shown on this statement which you have not already entered.
- (b) Any interest this statement shows credited to your account.

STEP 3 Subtract from your register:

- (a) Any checks or other withdrawals shown on this statement which you did not enter into your register.
- (b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.
- (c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

STEP 4 List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	\$	AMOUNT
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	\$	AMOUNT
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

STEP 5 Enter on this line the Ending Balance shown in the summary on the front of this statement.

\$

STEP 6 Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$

STEP 7 Enter the total of STEPS 5 & 6.

\$

STEP 8 Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$

STEP 9 Subtract STEP 8 from STEP 7 and enter the difference here.

\$

This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services,

please contact your M&T Relationship Manager or the Commercial Service Team.

at 1-800-724-2240, Monday through Friday, 8am - 6pm ET.

M&T Bank